

<i>SERFF Tracking Number:</i>	<i>AGNN-126908497</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Variable Annuity Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47363</i>
<i>Company Tracking Number:</i>	<i>UIT-194-IC</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>UIT-194-IC</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: The Variable Annuity Life Insurance Company

Product Name: UIT-194-IC

SERFF Tr Num: AGNN-126908497 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 47363

Variable and Variable

Closed

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: UIT-194-IC

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Angie Fox

Disposition Date: 11/22/2010

Date Submitted: 11/19/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/22/2010

Explanation for Other Group Market Type:

State Status Changed: 11/22/2010

Deemer Date:

Created By: Angie Fox

Submitted By: Angie Fox

Corresponding Filing Tracking Number:

Filing Description:

Attached for your approval are copies of the above referenced forms. These forms are in final form and do not replace any forms previously approved by your Department.

We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138. Further, we certify we are in compliance with Regulation 6, Articles 6, 7, 9 and 10.

VALIC was approved to issue variable contracts in AR on 05/01/1969.

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 Variable and Variable
 Product Name: UIT-194-IC
 Project Name/Number: /

These pages are alternates for the Cover Page and page three within individual fixed and variable annuity contract form UIT-194, approved by your department on 04/28/94.

These pages are necessary to increase the Separate Account fee up to a maximum of 2.10%. The increased fee is due to an increase in expenses related to offering the Contract in a new distribution channel comprised mainly of Independent agents. Prior to this, the product was only offered through the Company's captive agent force. The only change to the cover page and to page three is the increased fee. All other pages and content remain the same.

Company and Contact

Filing Contact Information

Angie Fox, angie.fox@aigretirement.com
 2919 Allen Parkway, L10-30 713-831-6050 [Phone]
 Houston, TX 77019 713-831-6932 [FAX]

Filing Company Information

The Variable Annuity Life Insurance Company CoCode: 70238 State of Domicile: Texas
 2929 Allen Parkway, L10-30 Group Code: 11 Company Type:
 Houston, TX 77019 Group Name: State ID Number:
 (713) 831-1305 ext. [Phone] FEIN Number: 74-1625348

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: the fee for making this filing in our domicile state of Texas is \$100; therefore, \$100 is included in this submission.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Variable Annuity Life Insurance Company	\$100.00	11/19/2010	42150194

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Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/22/2010	11/22/2010

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Project Name/Number:	/		

Disposition

Disposition Date: 11/22/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	SOV		Yes
Form	replacement page		Yes
Form	replacement page		Yes

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TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable

Product Name: UIT-194-IC

Project Name/Number: /

Form Schedule

Lead Form Number: UIT-194-IC

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UIT-194-IC	Policy/Cont replacement page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	UIT-194-IC- cover page.pdf
	UIT-194-IC3	Policy/Cont replacement page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.000	UIT-194-IC page 3.pdf

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

[2929 Allen Parkway, Houston, Texas 77019]

ANNUITANT:

DATE OF ISSUE:

CONTRACT NUMBER:

ANNUITY DATE:

DATE OF BIRTH:

In return for Purchase Payment(s), VALIC will pay annuity and other benefits as provided in this Contract.

Please read your Contract carefully

See Index on Page 2

- **Maintenance Charge** – There may be an account maintenance charge during the accumulation period. The charge is \$3.75 for each quarter and is assessed only if any portion of the Accumulation Value was applied to one or more Variable Investment Options during that quarter. See section 2.05 for a complete description.
- **Separate Account Charge** – There is a daily charge against the Separate Account at an annual rate of up to [2.10%] of the average daily net asset value of the Separate Account, based upon the Variable Investment Option to which assets are allocated. This charge only applies to assets under Variable Investment Options. See Section 2.06 for a complete description.
- **Cash Surrender or Withdrawal Charge** – There is a charge at the time of surrender or withdrawal equal to 5% of (i) the amount withdrawn, or (ii) the amount of any Purchase Payments received during the most recent 60 months prior to the surrender or withdrawal, whichever is less. See Sections 4.03 through 4.06 for a complete description and conditions under which there is no charge.

The conditions and provisions on this and the following pages are the entire legal Contract between VALIC and the Annuitant. No agent has the authority to change this Contract or waive any of its provisions. Only the President or a Vice President of VALIC may change this Contract. Any such changes must be in writing. All conditions and provisions are subject to applicable state laws.

EXECUTED AT VALIC'S HOME OFFICE ON THE DATE OF ISSUE

[



SECRETARY



PRESIDENT]

ANNUITY PAYMENTS AND SURRENDER VALUES PROVIDED BY THIS CONTRACT WHEN BASED ON THE INVESTMENT EXPERIENCE OF THE SEPARATE ACCOUNT ARE VARIABLE AND ARE NOT GUARANTEED AS TO FIXED DOLLAR AMOUNT.

NOTICE OF TWENTY DAY RIGHT TO EXAMINE CONTRACT: You may cancel this Contract by delivering or mailing a written notice to: The Variable Annuity Life Insurance Company, 2929 Allen Parkway, Houston, Texas 77019, and by returning the Contract before midnight of the twentieth (20) day after the date You receive the Contract. Notice given by mail and return of the Contract by mail are effective on being postmarked, properly addressed and postage prepaid. VALIC will return all payments allocated to the Contract within ten days after it receives notice of cancellation and the returned policy.

**INDIVIDUAL FIXED AND VARIABLE DEFERRED ANNUITY CONTRACT
NON-PARTICIPATING**

Section 1 - DEFINITIONS

Accumulation Period: The time between the date of the first Purchase Payment and the Annuity Date.

Accumulation Value: Equals the sum of the values of Your Fixed Interest Options and Variable Investment Options that have not been applied to provide annuity payments.

Annuitant: The person for whose benefit Purchase Payments have been made. Any reference to "You" or "Your" means Annuitant.

Annuity Period: The time during which VALIC makes annuity payments.

Code: The Internal Revenue Code of 1986, as amended.

Company Reference: "We," "Our," "Us," or "VALIC," means The Variable Annuity Life Insurance Company.

Contract Year: The twelve month period starting with the date of issue and subsequently with each anniversary of that date.

Employer: The employer that has established the retirement program under which this Contract is issued.

Investment Fund: An investment portfolio which is the underlying investment medium for a Variable Investment Option.

General Account: The assets of VALIC other than those in the Separate Account or any other segregated asset account.

Home Office: The principal office of VALIC.

Plan: The employer-sponsored retirement plan or annuity purchase arrangement for which this Contract is issued.

Purchase Payment: An amount paid to VALIC in consideration for the benefits of this Contract.

Separate Account: A segregated asset account established under the Texas Insurance Code (known as Separate Account A).

Surrender Value: The Accumulation Value of Your Contract less any charges.

Section 2—CONTRACT AND PURCHASE PAYMENTS

2.01 Incontestability – This Contract is incontestable.

2.02 Minimum Contract Value - We can end the Contract and pay the Surrender Value to You if, during the Accumulation Period, the total Accumulation Value for this Contract falls below \$300 and there are no Purchase Payments for two Contract Years.

2.03 Plan Provisions – As further explained in Section 5, this Contract is subject to the provisions of Your Employer's Plan.

2.04 Purchase Payments - Purchase Payments may be made at any time during the Accumulation Period and may include amounts that are rolled over or directly transferred from another plan. We require no payment beyond the first. We will not penalize you if any scheduled payments are omitted or stopped. If only one Purchase Payment is to be made, it must be at least \$1,000. Periodic payments must be at least \$30 each. VALIC may waive this minimum.

We may deduct amounts from Purchase Payments or from the Accumulation Value for applicable premium taxes. We will allocate the net Purchase Payment to one or more Investment Options according to Your directions.

2.05 Maintenance Charge – During the Accumulation Period We may deduct a charge from the Accumulation Value for certain account maintenance expenses. The charge is due each calendar quarter during which any Variable Investment Option Accumulation Value is credited to this Contract. We will not deduct the charge for any calendar quarter if the Accumulation Value for this Contract is credited only to the Fixed Interest Options throughout the quarter.

We will deduct the charge at the end of the calendar quarter in which it is due, allocated among your Variable Investment Options. However, if you surrender the Contract or transfer all Variable Accumulation Values to a Fixed Interest Option, the full quarterly charge will be deducted at the time of surrender or transfer.

The charge is \$3.75 for each quarter. The maintenance charge may be waived or reduced uniformly on all contracts issued under certain plans or arrangements which are expected to result in administrative cost savings. No reduction or waiver will be made that is unfairly discriminatory to any person.

2.06 Separate Account Charge – We deduct a daily charge from the Separate Account. The amount of the charge depends on the Variable Investment Option from which it is deducted, and is imposed at an annual rate of up to [2.10%] of the assets of the Variable Investment Option. The rate is fixed and may not be increased by Us.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: flesch.pdf		

	Item Status:	Status Date:
Satisfied - Item: SOV Comments: Attachment: SOV.pdf		

CERTIFICATION

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY, NAIC #70238, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of Ark. Stat. Ann. s 23-80-206 and s 23-80-207 as cited in the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Number</u>	<u>Form Description</u>	<u>Flesh Score</u>
UIT-194-IC	Replacement Page	50
UIT-194-IC3	Replacement Page	51



Tracey Harris
Vice President

November 17, 2010
Date

Statement of Variability for Form(s):

**UIT-194-IC
UIT-194-IC3**

The following items listed below are variable. Any changes will be for new issues only and on a non-discriminatory basis.

1. The **mailing address** is bracketed for administrative purposes.
2. The **Separate Account Charge** of 2.10% is bracketed and may range between 1.00% to 3.00%.
3. The **Office Signatures** on the cover page of the policy are bracketed for administrative purposes.



Tracey Harris - Vice President
The Variable Annuity Life Insurance Company

Date 11.18.2010
